Privacy Notice

Last modified: January 1, 2023

1. Introduction

The CNH Industrial Group ("Company" or "we" or "us") respects your privacy and are committed to protecting it through our compliance with this policy.

This Privacy Notice (our "Privacy Notice") describes the types of information we may collect, use, maintain, protect, disclose, or otherwise process about you when you visit the website (the "Website") and our practices for collecting, using, maintaining, protecting, disclosing, or otherwise processing that information.

This policy applies to information we collect:

- on our Website; and
- in email, text, and other electronic messages between you and our Website.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Company or any third-party (including our affiliates, subsidiaries, and dealers);
- us if you apply for credit with the Company;
- us or any of our affiliates or subsidiaries related to your or any other individual's employment or potential employment with us; or
- any third party (including our affiliates, subsidiaries, and dealers), including through any application or content (including advertising or information about local dealers) that may link to or be accessible from or on the Website.

Please read this Privacy Notice carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using this Website, you agree to this Privacy Notice. This Privacy Notice may change from time to time (see Changes to Our Privacy Notice). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check this Privacy Notice periodically for updates.

2. Children Under the Age of 18

Our Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect Personal Data from children under 18. If you are under 18, do not use or provide any information on our Website or on or through any of its features, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received Personal Data from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information directly from a child under 18, please contact us at the contact information below.

3. Information We Collect About You and How We Collect It

Throughout this Privacy Notice, the term "**Personal Data**" means any information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or device. However, Personal Data does not include any deidentified or aggregated information.

Generally

We collect Personal Data from various sources, including:

- directly from you when you provide it to us; and
- automatically as you navigate through the Website.

Information You Provide to Us

We collect the following types of Personal Data directly from you when you access or use our Website: real name, postal address, email address, telephone number, business name, records of goods and services purchased, obtained, or considered to be purchased or obtained. In addition, we also collect other types of information that you may provide when you fill out a form or through your correspondence with us.

The Personal Data we collect on or through our Website through:

- information that you provide by filling in forms on our Website. This includes information provided at the time of contacting us for more information about our products and services. We may also ask you for information when you report a problem with our Website;
- if you contact us, records and copies of your correspondence (including email addresses);
- your responses to surveys that we might ask you to complete for research purposes; and
- your search queries on the Website.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain Personal Data about your interaction with our Website, including information about your equipment, browsing actions, and patterns:

- details of your visits to our Website. This includes: browsing history, search history, traffic
 data, location data, logs, referring/exit pages, date and time of your visit to our Website,
 error information, clickstream data, and other communication data and the resources that
 you access, use, or otherwise interact with on the Website;
- city and state IP-based geolocation (for security purposes);
- Information about your computer and internet connection, i.e., your IP address, operating system, and browser type.

The information we collect automatically may include Personal Data or we may maintain it or associate it with Personal Data we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service by enabling us to:

- estimate our audience size and usage patterns;
- store information about your preferences;
- customize our Website according to your individual interests;
- speed up your searches; and
- recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. Our Website may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Website. Unless you have adjusted your setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website. You may find out more about the specific cookies that we use by clicking on the "Cookies Settings" link at the bottom of our Website and reviewing the information about each category of cookies. You may adjust your settings by clicking on the "Cookies Settings" link at the bottom of our Website and adjusting the setting for each category of cookie. You can also set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. However, if you do not consent to our use of cookies or select this setting you may be unable to access certain parts Website. You can find more information http://www.allaboutcookies.org and http://youronlinechoices.eu.
- Session Cookies. Our use of cookies also includes "session cookies." Each time you access the Website, a session cookie containing an encrypted, unique identifier is placed on your browser. These session cookies allow us to uniquely identify you when you use the Website and track which pages of the Website you access. Session cookies are required to use the Website and considered "essential cookies."
- Web Beacons. Pages of our Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Third-Party Use of Cookies and Other Tracking Technologies

Some content on the Website is served by third-parties, including ad networks and servers, content providers, analytics providers, social media companies, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your Personal Data or they may collect information, including Personal Data, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see <u>Choices About How We Use and Disclose Your Information</u>.

4. How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Data:

- to provide and personalize our Website and its content to you;
- to provide you with information, products, or services that you request from us;
- to support, develop, troubleshoot, and debug our Website, products, and services;
- to provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses;
- to personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law);
- to help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business;
- for internal testing, research, analysis, and product development, including to develop and improve our Website, and to develop, improve, or demonstrate our products and services;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- debugging to identify and repair errors that impair existing intended functionality;
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- to notify you about changes to our Website or any products or services we offer or provide though them;
- to allow you to participate in interactive features on our Website;
- in any other way we may describe when you provide the information;
- to fulfill any other purpose for which you provide it; and
- for any other purpose with your consent.

We may also use your information to contact you about our goods and services that may be of interest to you. If you do not want us to use your information in this way, please check the relevant box located on the form on which we collect your data. If you wish to change your choice, you may do so at any time by contacting us through the contact information below. For more information, see Choices About How We Use and Disclose Your Information.

5. Disclosure of Your Information

We do not share, sell, or otherwise disclose your Personal Data for purposes other than those outlined in this Privacy Notice. However, we may disclose aggregated information about our users, and information that does not reasonably identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this Privacy Notice:

- to our subsidiaries and affiliates;
- to contractors, service providers, and other third parties we use to support our business, such as cloud hosting providers;
- to a potential or actual buyer or other successor in the event of a planned or actual merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of CNH Industrial Group's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our Website's users is among the assets transferred;
- to fulfill the purpose for which you provide it. For example, if you give us an address, we may share your information with postal carriers;
- for any other purpose disclosed by us when you provide the information; and
- with your consent.

We may also disclose your Personal Data:

- to comply with any court order, law, or legal process, including to respond to any government or regulatory request;
- to enforce or apply our terms of use and other agreements, including for billing and collection purposes; and
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of CNH Industrial Group, our customers, or others.

6. Choices About How We Use and Disclose Your Information

We do not control the collection and use of your information collected by third parties described above in <u>Disclosure of Your Information</u>. When possible, these organizations are under contractual obligations to use this data only for providing the services to us and to maintain this information strictly confidential. These third parties may, however, aggregate the information they collect with information from their other customers for their own purposes.

In addition, we strive to provide you with choices regarding the Personal Data you provide to us. We have created mechanisms to provide you with control over your Personal Data:

• Tracking Technologies and Advertising. You can opt-out of our use of certain nonessential cookies by clicking the "Cookies Settings" link at the bottom of the website and adjusting your cookie preferences. You can also set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of our Website may then be inaccessible or not function properly.

• Promotional Offers from Company. If you do not want us to use your contact information to promote our own products and services, you can opt-out by checking the relevant box located on the form on which we collect your Personal Data. If you wish to change your choice, you may do so at any time by contacting us through the contact information below and stating your request. If we have sent you a promotional email, you may click the unsubscribe link in the body of that email to be omitted from future email distributions. This opt out does not apply to information provided to Company as a result of a product purchase, warranty registration, product service experience or other transactions.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can learn more about interest-based advertisements and your opt-out rights and options from members of the Network Advertising Initiative ("NAI") on its website (www.networkadvertising.org) and from members of the Digital Advertising Alliance on its website (www.networkadvertising.org)

7. Accessing, Correcting, and Deleting Your Personal Data

You may contact us at the contact information below to request access to, correct or delete any Personal Data that you have provided to us. We may not accommodate a request to change or delete your Personal Data if we believe the change or deletion would violate any law or legal requirement or cause the information to be incorrect.

The jurisdiction in which you are a resident or are located may provide you with additional rights and choices regarding your Personal Data. Please see <u>Jurisdiction-Specific Privacy Rights</u> for more Information.

8. Jurisdiction-Specific Privacy Rights

The law in some jurisdictions may provide you with additional rights regarding our use of Personal Data. To learn more about any additional rights that may be applicable to you as a resident of one of these jurisdictions, please see the privacy addendum for your state that is attached to this Privacy Notice.

Your California Privacy Rights

If you are a resident of California, you have the additional rights described in the <u>California Privacy</u> Addendum.

9. Do Not Track Signals

We also may use automated data collection technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). Some web browsers permit you to broadcast a signal to websites and online services indicating a preference that they "do not track" your online activities. At this time, we do not honor such signals and we do not modify what information we collect or how we use that information based upon whether such a signal is broadcast or received by us.

10. Data Security

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our Website. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures deployed on the Website.

11. Consent to Processing of Personal Data in the United States

We may process your Personal Data outside of your home country, including to the United States. We only do this when we are legally permitted to do so and when we have appropriate safeguards in place to protect your Personal Data.

In order to provide our Website, products, and services to you, we may send and store your Personal Data outside of the country where you reside or are located, including to countries that may not or do not provide an equivalent level of protection for your Personal Data. Your Personal Data may be processed and stored in the United States and federal, state, and local governments, courts, or law enforcement or regulatory agencies in the United States may be able to obtain disclosure of your information through the laws of the United States. By using our Website, you represent that you have read and understood the above and hereby consent to the storage and processing of Personal Data outside the country where you reside or are located, including in the United States.

Your Personal Data is transferred by Company to another country only if it is required or permitted under applicable data protection law and provided that there are appropriate safeguards in place to protect your Personal Data. To ensure your Personal Data is treated in accordance with this Privacy Notice when we transfer it to a third party, Company uses Data Protection Agreements between Company and all other recipients of your Personal Data.

12. Changes to Our Privacy Notice

We may change this Privacy Notice at any time. It is our policy to post any changes we make to our Privacy Notice on this page with a notice that the Privacy Notice has been updated on the Website' home page. If we make material changes to how we treat our users' Personal Data, we will notify you by email to the primary email address specified in your account and/or through a notice on the Websites' home page. The date this Privacy Notice was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this Privacy Notice to check for any changes.

YOUR CONTINUED USE OF OUR WEBSITE FOLLOWING THE POSTING OF CHANGES CONSTITUTES YOUR ACCEPTANCE TO SUCH CHANGES.

13. Contact Information

If you have any questions, concerns, complaints, or suggestions regarding our Privacy Notice or the ways in which we collect and use your Personal Data described in this Privacy Notice, have any requests related to your Personal Data pursuant to applicable laws, or otherwise need to contact us, you may contact us at the contact information below.

Phone: (800) 501-5711

Email: privacy-compliance@cnhind.com

Postal Address: CNH Industrial America LLC

Attn: Legal 700 State Street

Racine, WI 53404